

## CLAIMS

1. A communications system comprising at least one communications server associated with at least one communications network, and at least one communications terminal, wherein a server and a terminal form a client-server relationship, characterised by at least one policy definition point associated with a server, and at least one policy enforcement point associated with a terminal, wherein said policy enforcement point is arranged for enforcing policies defined in said policy definition point.  
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2. A communications system according to claim 1, wherein said policy definition point includes means for defining policies pertaining to services, authentication, authorization and accounting.
3. A communications system according to claim 1, wherein 15 said policy enforcement point includes means for enforcing policies pertaining to services, authentication, authorization and accounting.
4. A communications system according to claim 1, wherein said policy enforcement point recites in said terminal as a local policy enforcement point.  
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5. A communications system according to claim 1, wherein said at least one terminal is arranged for supporting several simultaneously ongoing independent client-server relationships.
6. A communications system according to claim 1, comprising at least two communication networks being mutually heterogeneous, wherein 25 said terminal is arranged for exchanging information with at least two communication networks being mutually heterogeneous.
7. A communications system according to claim 1, wherein said policy definition point is associated with a cluster of servers.
8. A communications system according to claim 6, wherein 30 said policy definition point includes means for enacting policies in a plurality of service clusters.
9. A communications system according to claim 1, wherein said policy enforcement point includes means for enforcing a plurality of policies emanating from a plurality of networks and service providers.
- 35 10. A communications system according to claim 1, wherein said policy definition point is implemented by software code means.

11. A communications system according to claim 1, wherein that said policy enforcement point is implemented by software code means.
12. A communications system according to claim 1, wherein said policy definition point includes a global location register indicating in what access network said at least one terminal is residing in.
- 5 13. A communications system according to claim 1, wherein said policy definition point further includes a subscriber database including means for storing subscriber IP addresses and encryption keys for each of said subscribers.
- 10 14. A communications system according to claim 1, wherein said communications system includes a credential verifier providing means for anonymous payment of access for at least one of said communication networks.
- 15 15. A communications system according to claim 1, wherein said client-server relationship is provided by a transparent packet pipe transporting and classifying packets according to Quality of Service.
16. A method for global roaming in a communications system including at least one communications server associated with at least one communications network, and at least one communications terminal, wherein a server and a terminal form a client-server relationship, characterised by at least one policy definition point, associated with a server, and at least one policy enforcement point, associated with a terminal, wherein said policy enforcement point is arranged for enforcing policies defined in said policy definition point.
- 20 25 17. The method of claim 16, defining policies in said policy definition point pertaining to services, authentication, authorization and accounting.
18. The method of claim 16, enforcing policies in said policy enforcement point defined in said policy definition point pertaining to services, authentication, authorization and accounting.
- 30 35 19. The method of claim 16, wherein said policy definition point is defining policies in a plurality of server clusters.
20. The method of claim 16, storing in said policy definition point in a global location register in what access network said at least one terminal is residing in.

21. The method of claim 16, storing in said policy definition point subscriber IP addresses and encryption keys for each of said subscribers.
22. The method of claim 16, wherein said client-server relationship is provided by transporting and classifying packets according to Quality of Service.  
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23. The method of claim 16, providing separate charging mechanisms for access and services, for client-server based transactions.
24. The method of claim 16, defining a policy domain having multiple policy blocks, each containing a specific relationship between a client and server.  
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25. The method of claim 16, wherein said policies are entered in said policy enforcement point by a service provider, and updating of said policies.